Director, Health Benefits

Protecting your child’s health

This month, I want to focus on the health of our children. Routine examinations and staying healthy are important for adults, but so is establishing healthy habits at a young age. We often associate the onset of medical problems with aging, but unfortunately, children are not immune to health issues.

Parents and guardians, when was your child’s last wellness exam? Now’s a great time to review the recommended frequency for checkups and vaccination records, provide healthy food choices, encourage daily exercise, and monitor activities such as teeth brushing and sunscreen use.

We have an excellent checklist on our website to help you stay in the know about your child’s health care needs. You can take this checklist to your child’s next appointment and use it as a guide for discussion with your pediatrician or family practitioner. On the second page, you will find a preventive health recommendation schedule for screenings and immunizations. Reviewing this chart is a simple and easy way to stay on top of the recommendations according to the age of your child. To locate the checklist, visit nalchbp.org; look under the “What’s New” section in the middle of the page and click on the link titled “Routine Immunizations.”

Remember, when using a PPO provider, we cover the following routine well-child visits, examinations and immunizations, as described in the Bright Futures Guidelines of the American Academy of Pediatrics (AAP), at 100 percent.

Examinations:
- Initial examination of a newborn child covered under a family enrollment
- Well-child care—routine examinations through age 2
- Routine physical exam (including camp, school and sports physicals)—one annually from ages 3 to 21
- Examinations done on the day of covered immunizations, ages 3 to 21

Screenings:
- Depression screening as recommended by the U.S. Preventive Services Task Force (USPSTF) from ages 12 to 17.
- Fasting lipoprotein profile (total cholesterol, LDL, HDL and triglycerides):
  - One, ages 9 to 11
  - One ages 18 to 21
  - Age 17 and younger with medical indications as recommended by Bright Futures/AAP
- Hearing screening:
  - Ages 3 to 10
  - For those at high risk as recommended by Bright Futures/AAP through age 21
- High blood pressure screening as recommended by USPSTF
- Human Immunodeficiency Virus (HIV):
  - Age 15 and older
  - Age 14 and younger at increased risk as recommended by USPSTF
- Oral Health Assessment:
  - One, ages 12 months and 18 months
  - One, annually through age 6
- Urinalysis—one annually, ages 5 to 21
- Vision screening as recommended by Bright Futures/AAP ages 6 to 18.

Weight help

If your child struggles with his or her weight, we are also here to help. If enrolled in the High Option Plan, visit nalchbp.org for information and tips on weight management and overcoming childhood obesity. You can access numerous articles on food, nutrition, exercise and fitness specifically geared for children. You also can find recipes, meal suggestions and a BMI chart designed for children from ages 2 to 20.

Through this online tool, parents can sign up for a free “OptumHealth Live and Work Well” monthly email newsletter that can be tailored to their child’s age and special interests.

Children’s Mental Health Awareness

Each year, May 7 is recognized as National Children’s Mental Health Awareness Day. Although this date has passed, I still would like to talk about this subject, as positive mental health is essential for healthy development. According to the Centers for Disease Control and Prevention, it is estimated that one out of every five children experiences a mental disorder each year. While mental illness in a child may be hard to identify, warning signs may include: continual sadness, withdrawing from friends and social settings, self-harm, thoughts of death or suicide, loss of appetite, substance use or abuse, difficulty concentrating or drastic mood changes.

If you have concerns about your child, please speak with a professional healthcare provider for treatment options. Remember, taking control of a situation early can be critical to overall health and could lead to a better outcome. Take responsibility; all children deserve a happy and healthy future.

Detailed information on the benefits for the NALC Health Benefit Plan can be found in the official 2020 brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.